

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Christian S. Bowes  
Christina A. Bowes  
Debtor(s)**

Bankruptcy Case No.: 17-23163-TPA  
Per October 18, 2018 proceeding  
Chapter: 13  
Docket No.: 74 - 12  
Concil. Conf.: October 18, 2018 at 10:30 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated August 18, 2017 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$1589.00 as of November 2018. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. *A final plan conciliation conference will be held on Oct. 18, 2018 at 10:30 AM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.* If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Ditech (Claim No. 4); Sto Rox Sch District and McKees Rocks Boro (Claim No. 5); PA Revenue (Claim No. 1); IRS (Claim No 14) .
- H. Additional Terms: A fee application is needed if any fee, including retainer, exceeds \$4,000 including any fees paid to prior counsel.

County of Allegheny to be paid at 12 percent.

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

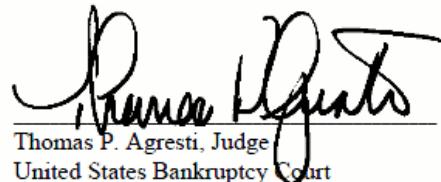
**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) **IT IS FURTHER ORDERED THAT:**

- A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.
- B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).
- C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.
- D. Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.
- E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.
- F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any *secured claim* that is secured by the subject property, unless directed otherwise by further Order of Court.



Thomas P. Agresti, Judge  
United States Bankruptcy Court

Dated: October 24, 2018

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 4 of 5**  
**United States Bankruptcy Court**  
**Western District of Pennsylvania**

In re:  
Christian S. Bowes  
Christina A. Bowes  
Debtors

Case No. 17-23163-TPA  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: lmar  
Form ID: 149Page 1 of 2  
Total Noticed: 19

Date Rcvd: Oct 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 26, 2018.

db/jdb +Christian S. Bowes, Christina A. Bowes, 759 Mary Street, Mc Kees Rocks, PA 15136-3430  
cr +Borough of McKees Rock & Sto-Rox School District, Goehring, Rutter & Boehm,  
437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219,  
UNITED STATES 15219-6101  
14671310 +Berkheimer Tax Innovations, P.O. Box 21450, Lehigh Valley, PA 18002-1450  
14708974 +Borough of McKees Rocks & Sto-Rox School District, Goehring, Rutter & Boehm,  
c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building,  
Pittsburgh, PA 15219-6101  
14671311 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157  
(address filed with court: Columbia Gas, PO Box 742537, Cincinnati, OH 45274)  
14747047 Directv, LLC, by American InfoSource LP as agent, PO Box 5008,  
Carol Stream, IL 60197-5008  
14671314 +John K. Weinstein, Allegheny County Treasurer, PO Box 643385, Pittsburgh, PA 15264-3385  
14747839 Pinnacle Credit Services, LLC its successors and, assigns as assignee of Cellco,  
Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
14849494 +U.S. Attorneys Office, Western District of PA, 4000 U.S. Post Office & Courthouse,  
700 Grant Street, Pittsburgh, PA 15219-1906  
14760241 US Department of Education, P O Box 16448, St Paul, MN 55116-0448  
14754308 +Waste Management-Bankruptcy Department, 2625 W. Grandview Road, Suite 150,  
Phoenix, AZ 85023-3109

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14722931 +E-mail/Text: bankruptcy@cavps.com Oct 25 2018 02:42:11 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
14671312 +E-mail/Text: bankruptcy.bnc@ditech.com Oct 25 2018 02:41:09 Ditech Financial, PO Box 6172,  
Rapid City, SD 57709-6172  
14707765 E-mail/Text: bankruptcy.bnc@ditech.com Oct 25 2018 02:41:09  
Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,  
Rapid City, South Dakota 57709-6154  
14671313 +E-mail/Text: kburkley@bernsteinlaw.com Oct 25 2018 02:42:31 Duquesne Light Company,  
411 Seventh Avenue, Pittsburgh, PA 15219-1942  
14849493 +E-mail/Text: cio.bnccmail@irs.gov Oct 25 2018 02:41:08 Internal Revenue Service,  
PO Box 7346, Philadelphia PA 19101-7346  
14733015 E-mail/PDF: resurgentbknotifications@resurgent.com Oct 25 2018 02:50:53  
LVNV Funding, LLC its successors and assigns as, assignee of North Star Capital,  
Acquisition LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
14679215 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 25 2018 02:41:44  
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg, PA 17128-0946  
14681695 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Oct 25 2018 02:50:31 T Mobile/T-Mobile USA Inc,  
by American InfoSource LP as agent, PO Box 248848, Oklahoma City, OK 73124-8848  
TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Ditech Financial LLC  
cr Duquesne Light Company  
cr PA Dept of Revenue  
14684856\* ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157  
(address filed with court: Columbia Gas of PA, P.O. Box 117, Columbus, OH 43216)  
TOTALS: 3, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 26, 2018

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: lmar  
Form ID: 149

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Total Noticed: 19

Date Rcvd: Oct 24, 2018

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2018 at the address(es) listed below:

Brian C. Thompson on behalf of Joint Debtor Christina A. Bowes bthompson@ThompsonAttorney.com, blemont@thompsonattorney.com;LMichaels@thompsonattorney.com;jwrzosek@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@thompsonattorney.com  
Brian C. Thompson on behalf of Debtor Christian S. Bowes bthompson@ThompsonAttorney.com, blemont@thompsonattorney.com;LMichaels@thompsonattorney.com;jwrzosek@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@thompsonattorney.com  
James Warmbrodt on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Borough of McKees Rock & Sto-Rox School District jhunt@grblaw.com, cnoroski@grblaw.com  
Joseph Jasper Swartz on behalf of Creditor PA Dept of Revenue RA-occbankruptcy2@state.pa.us, RA-occbankruptcy6@state.pa.us  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@berNSTEINlaw.com, DMcKay@berNSTEINlaw.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmeCF@chapter13trusteeWPA.com

TOTAL: 8